CASE STUDY DETAILS RST SCHEME TRANSFERS

**Event history**

Date of first event **07/09/2024** First event **TRANSFER IN**

Date of second event Second event

**Member details**

Surname **KIPLING** Forenames **RICHARD**

Date of birth **11/02/1971** Gender **MALE**

Spouse's date of birth **01/06/1972**

Child dependant’s date of birth

Date of joining company **01/11/2011**

Date of joining scheme **06/04/2012**

**Contribution history**

Total member's normal contributions **£ 9,132.84**

Total member’s AVC **£**

Current value of AVCs **£**

**Preserved benefits from previous scheme**

Pension payable at age 65 (per annum) **£ 12,149.12**

**Transfer value details from previous scheme**

Member’s total transfer value **£ 92,543.08**

Including:

* Member’s total contributions **£ 23,531.23**
* Transfer value in respect of post 05/04/1997 benefits **£ 58,132.43**
* Member’s post 05/04/1997 contributions **£ 17,932.14**
* Transfer value in respect of post 05/04/2006 benefits **£ 9,151.12**
* Member’s post 05/04/2006 contributions **£ 4,022.88**

**Special circumstances / additional information**

Richard Kipling is considering transferring in his benefits from the registered Defined Benefit arrangement of his previous employer.

Adjustment factor **1.02**